

So I think it is right and it is the time that we advance this bill, get it moving so that we can show that we are serious about doing something. Thank you.

SENATOR BEUTLER: Senator Higgins.

SENATOR HIGGINS: Thank you, Mr. Chairman. I think Senator Bill Barrett and myself are about the only two in the Legislature that have actual experience with the insurance companies in selling insurance and rating insurance policies and, therefore, I would address some of my good colleague Senator Barrett's remarks. As a person who has been in the insurance business for 20 years, I don't know, maybe Bill is older than me, maybe he has got six months or a year longer on me on it, but the remark was made that compulsory liability insurance has not worked. Let me tell you, Senators, I can't count the number of policies that I wrote for young people, particularly, where they would buy only liability insurance because they knew the law said you must carry liability insurance. And I would urge them to buy comprehensive because that will cover glass breakage and a windshield can cost you a couple of hundred. They would say, no, no, just give me what the law provides. Many times the parents would say we are going to have to drop the collision insurance because now our son is 16, our insurance has doubled, even though the 16 year old has not yet had an accident but the insurance companies just automatically raise the rates when you add a driver that is 16 years old. But they never ever said drop the liability insurance because they said I have got to have that, not just because it is compulsory, but because they realize if they got sued, they could lose their house, their car, their savings. The ones that don't buy liability insurance are the ones that usually don't have anything to go against. This bill says you are not going to get to license your car, young fellow or young lady, if you don't buy liability insurance. This is a moral issue, Senators. Why should Senator Carol Pirsch pay maybe a thousand dollars a year to cover her youngsters when they are driving a car only to be hit by somebody else's youngster who can make a \$200 a month car payment but won't pay the auto insurance premium? Senator Barrett said insurance rates will go up. Insurance rates are based, as he said earlier or maybe Senator Beyer did, on the driver's experience. All of you that buy auto insurance know when you have an accident, your rates go up if you are at fault, and some companies raise your rates even if it isn't your